

WHAT IS CLAIMED IS:

- 1 1. A method operative on a web server to facilitate a web-based information exchange  
2 between a broker and a set of wholesale lenders, comprising:  
3 exposing to the broker a set of at least one ~~or more~~ generic mortgage lender profiles  
4 profile over said web-based information exchange, the at least one generic mortgage lender  
5 profile simultaneously exposing generic mortgage profile information for a plurality of different  
6 specific wholesale lenders;  
7 responsive to entry by the broker of given data, applying a given generic mortgage lender  
8 profile to the data to identify a set of one or more specific wholesale lenders who meet criteria  
9 specified in the given data; and  
10 responsive to selection by the broker of one of the specific wholesale lenders, exposing to  
11 the broker a specific mortgage lender profile instantiated with a set of unique lender  
12 characteristics for use by the broker in completing a mortgage transaction over said web-based  
13 information exchange.
- 1 2. The method as described in Claim 1 wherein the set of unique lender characteristics  
2 includes a rate sheet.
- 1 3. The method as described in Claim 1 wherein the set of unique lender characteristics  
2 includes an eligibility matrix.
- 1 4. The method as described in Claim 1 wherein the set of unique lender characteristics  
2 includes a lock sheet.

**MARKED-UP COPY OF SPECIFICATION**

1 5. The method as described in Claim 1 further including the step of displaying to the broker  
2 mortgage rates and prices.

1 6. The method as described in Claim 1 further including the step of having the broker lock  
2 a loan online.